

**UNITED STATES BANKRUPTCY COURT
NORTHERN DISTRICT OF ILLINOIS
EASTERN DIVISION**

In re: PETERS, REGINA C

§ Case No. 07-22864

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Debtor(s)

**CHAPTER 7 TRUSTEE'S FINAL ACCOUNT AND DISTRIBUTION
REPORT CERTIFICATION THAT THE ESTATE HAS BEEN FULLY ADMINISTERED
AND APPLICATION TO BE DISCHARGED (TDR)**

KAREN R. GOODMAN, chapter 7 trustee, submits this Final Account, Certification that the Estate has been Fully Administered and Application to be Discharged.

1) All funds on hand have been distributed in accordance with the Trustee's Final Report and, if applicable, any order of the Court modifying the Final Report. The case is fully administered and all assets and funds which have come under the trustee's control in this case have been properly accounted for as provided by law. The trustee hereby requests to be discharged from further duties as a trustee.

2) A summary of assets abandoned, assets exempt, total distributions to claimants, claims discharged without payment, and expenses of administration is provided below:

Assets Abandoned: <u>\$0.00</u>	Assets Exempt: <u>\$29,081.00</u>
Total Distribution to Claimants: <u>\$9,477.58</u>	Claims Discharged Without Payment: <u>\$2,186.00</u>
Total Expenses of Administration: <u>\$3,681.60</u>	

3) Total gross receipts of \$ 21,600.09 (see **Exhibit 1**), minus funds paid to the debtor and third parties of \$ 8,440.91 (see **Exhibit 2**), yielded net receipts of \$13,159.18 from the liquidation of the property of the estate, which was distributed as follows:

	CLAIMS SCHEDULED	CLAIMS ASSERTED	CLAIMS ALLOWED	CLAIMS PAID
SECURED CLAIMS (from Exhibit 3)	\$0.00	\$0.00	\$0.00	\$0.00
PRIORITY CLAIMS: CHAPTER 7 ADMIN. FEES AND CHARGES (from Exhibit 4)	0.00	3,681.60	3,681.60	3,681.60
PRIOR CHAPTER ADMIN. FEES AND CHARGES (from Exhibit 5)	0.00	0.00	0.00	0.00
PRIORITY UNSECURED CLAIMS (from Exhibit 6)	0.00	0.00	0.00	0.00
GENERAL UNSECURED CLAIMS (from Exhibit 7)	8,190.00	9,477.58	9,477.58	9,477.58
TOTAL DISBURSEMENTS	\$8,190.00	\$13,159.18	\$13,159.18	\$13,159.18

4) This case was originally filed under Chapter 7 on December 05, 2007.
The case was pending for 33 months.

5) All estate bank statements, deposit slips, and canceled checks have been submitted to the United States Trustee.

6) An individual estate property record and report showing the final accounting of the assets of the estate is attached as **Exhibit 8**. The cash receipts and disbursements records for each estate bank account, showing the final accounting of the receipts and disbursements of estate funds is attached as **Exhibit 9**.

Pursuant to Fed R Bank P 5009, I hereby certify, under penalty of perjury, that the foregoing report is true and correct.

Dated: 08/18/2010 By: /s/KAREN R. GOODMAN
Trustee

STATEMENT: This Uniform Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.

**EXHIBITS TO
FINAL ACCOUNT**

EXHIBIT 1 –GROSS RECEIPTS

DESCRIPTION	UNIFORM TRAN. CODE	\$ AMOUNT RECEIVED
7019 North Ridge Blvd, Rogers Park, IL 60645 1/4	1110-000	21,571.43
Interest Income	1270-000	28.66
TOTAL GROSS RECEIPTS		\$21,600.09

¹The Uniform Transaction Code is an accounting code assigned by the trustee for statistical reporting purposes.

EXHIBIT 2 –FUNDS PAID TO DEBTOR & THIRD PARTIES

PAYEE	DESCRIPTION	UNIFORM TRAN. CODE	\$ AMOUNT PAID
PETERS, REGINA C	SURPLUS FUNDS PAID TO DEBTOR PER COURT ORDER DATED 06/22/10	8200-002	8,440.91
TOTAL FUNDS PAID TO DEBTOR AND THIRD PARTIES			\$8,440.91

EXHIBIT 3 –SECURED CLAIMS

CLAIMANT	UNIFORM TRAN. CODE	CLAIMS SCHEDULED (from Form 6D)	CLAIMS ASSERTED	CLAIMS ALLOWED	CLAIMS PAID
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EXHIBIT 3 –SECURED CLAIMS

CLAIMANT	UNIFORM TRAN. CODE	CLAIMS SCHEDULED (from Form 6D)	CLAIMS ASSERTED	CLAIMS ALLOWED	CLAIMS PAID
N/A					
TOTAL SECURED CLAIMS		\$0.00	\$0.00	\$0.00	\$0.00

EXHIBIT 4 –CHAPTER 7 ADMINISTRATIVE FEES and CHARGES

PAYEE	UNIFORM TRAN. CODE	CLAIMS SCHEDULED	CLAIMS ASSERTED	CLAIMS ALLOWED	CLAIMS PAID
KAREN R. GOODMAN	2100-000	N/A	2,065.92	2,065.92	2,065.92
ALAN D. LASKO	3410-000	N/A	1,560.50	1,560.50	1,560.50
ALAN D. LASKO	3420-000	N/A	15.85	15.85	15.85
INTERNATIONAL SURETIES, LTD	2300-000	N/A	17.39	17.39	17.39
INTERNATIONAL SURETIES, LTD.	2300-000	N/A	21.94	21.94	21.94
TOTAL CHAPTER 7 ADMIN. FEES AND CHARGES		N/A	3,681.60	3,681.60	3,681.60

EXHIBIT 5 –PRIOR CHAPTER ADMINISTRATIVE FEES and CHARGES

PAYEE	UNIFORM TRAN. CODE	CLAIMS SCHEDULED	CLAIMS ASSERTED	CLAIMS ALLOWED	CLAIMS PAID
N/A					
TOTAL PRIOR CHAPTER ADMIN. FEES AND CHARGES		N/A	0.00	0.00	0.00

EXHIBIT 6 –PRIORITY UNSECURED CLAIMS

CLAIMANT	UNIFORM TRAN. CODE	CLAIMS SCHEDULED (from Form 6E)	CLAIMS ASSERTED (from Proofs of Claim)	CLAIMS ALLOWED	CLAIMS PAID
N/A					
TOTAL PRIORITY UNSECURED CLAIMS		0.00	0.00	0.00	0.00

EXHIBIT 7 –GENERAL UNSECURED CLAIMS

CLAIMANT	UNIFORM TRAN. CODE	CLAIMS SCHEDULED (from Form 6F)	CLAIMS ASSERTED (from Proofs of Claim)	CLAIMS ALLOWED	CLAIMS PAID
Cda/pontiac	7100-000	534.00	534.00	534.00	534.00
Cda/pontiac	7990-000	0.00	45.49	45.49	45.49
LVNV Funding LLC its successors and assigns as	7100-000	N/A	2,326.84	2,326.84	2,326.84
LVNV Funding LLC its successors and assigns as	7990-000	N/A	198.23	198.23	198.23
Sallie Mae	7100-000	5,470.00	5,872.71	5,872.71	5,872.71
Sallie Mae	7990-000	0.00	500.31	500.31	500.31
Citibank	7100-000	2,186.00	N/A	N/A	0.00
TOTAL GENERAL UNSECURED CLAIMS		8,190.00	9,477.58	9,477.58	9,477.58

Form 1

Individual Estate Property Record and Report

Asset Cases

Case Number: 07-22864

Trustee: (520191) KAREN R. GOODMAN

Case Name: PETERS, REGINA C

Filed (f) or Converted (c): 12/05/07 (f)

§341(a) Meeting Date: 01/08/08

Period Ending: 08/18/10

Claims Bar Date: 09/23/08

1 Asset Description (Scheduled And Unscheduled (u) Property) Ref. #	2 Petition/ Unscheduled Values	3 Estimated Net Value (Value Determined By Trustee, Less Liens, Exemptions, and Other Costs)	4 Property <u>Abandoned</u> OA=\$554(a) DA=\$554(c)	5 Sale/Funds Received by the Estate	6 Asset Fully Administered (FA)/ Gross Value of Remaining Assets
1 11844 S. Perry Ave., Chicago, IL 60628	147,000.00	32,000.00		0.00	FA
2 7019 North Ridge Blvd, Rogers Park, IL 60645 1/4 inherited with 3 siblings. Sold to one of the sibs as part of probate estate. She received \$21,471.43	200,000.00	189,000.00		21,571.43	FA
3 Bank of America checking	200.00	0.00		0.00	FA
4 Bank of America Savings	120.00	0.00		0.00	FA
5 Peoples Energy security deposit	61.00	0.00		0.00	FA
6 Commonwealth edison security deposit	100.00	100.00		0.00	FA
7 furniture	500.00	0.00		0.00	FA
8 books , pictures	500.00	0.00		0.00	FA
9 blue fox jacket	200.00	0.00		0.00	FA
10 401k (Retirement)	18,000.00	6,000.00		0.00	FA
11 1995 Ford Winstar (160000 miles, PIF, not runnin	1,975.00	0.00		0.00	FA
12 Used office equipment from former business	500.00	0.00		0.00	FA
Int INTEREST (u)	Unknown	N/A		28.66	FA
13 Assets Totals (Excluding unknown values)	\$369,156.00	\$227,100.00		\$21,600.09	\$0.00

Major Activities Affecting Case Closing:

Review claims; file TFR.

Letters sent 6/24 to both addresses on file asking Debtor to call.

Initial Projected Date Of Final Report (TFR): June 30, 2009

Current Projected Date Of Final Report (TFR): May 14, 2010 (Actual)

Form 2

Cash Receipts And Disbursements Record

Case Number: 07-22864
Case Name: PETERS, REGINA C

Trustee: KAREN R. GOODMAN (520191)
Bank Name: JPMORGAN CHASE BANK, N.A.
Account: ***-*****83-65 - Money Market Account
Blanket Bond: \$61,494,000.00 (per case limit)
Separate Bond: N/A

Taxpayer ID #: **-***7816

Period Ending: 08/18/10

1 Trans. Date	2 {Ref #} / Check #	3 Paid To / Received From	4 Description of Transaction	T-Code	5 Receipts \$	6 Disbursements \$	7 Money Market Account Balance
07/16/08	{2}	TICOR TITLE INSURANCE	PROCEEDS OF SALE OF DEBTOR'S INTEREST IN INHERITED REAL ESTATE @ 7019 N. RIDGE BLVD, UNIT 1D, CHICAGO, IL	1110-000	21,571.43		21,571.43
07/31/08	Int	JPMORGAN CHASE BANK, N.A.	Interest posting at 0.1500%	1270-000	1.23		21,572.66
08/29/08	Int	JPMORGAN CHASE BANK, N.A.	Interest posting at 0.1500%	1270-000	2.56		21,575.22
09/30/08	Int	JPMORGAN CHASE BANK, N.A.	Interest posting at 0.1500%	1270-000	2.83		21,578.05
10/31/08	Int	JPMORGAN CHASE BANK, N.A.	Interest posting at 0.1200%	1270-000	2.35		21,580.40
11/28/08	Int	JPMORGAN CHASE BANK, N.A.	Interest posting at 0.1000%	1270-000	1.69		21,582.09
12/31/08	Int	JPMORGAN CHASE BANK, N.A.	Interest posting at 0.0500%	1270-000	1.53		21,583.62
01/30/09	Int	JPMORGAN CHASE BANK, N.A.	Interest posting at 0.0500%	1270-000	0.88		21,584.50
02/06/09	1001	INTERNATIONAL SURETIES, LTD	BOND PREMIUM PAYMENT ON BANK BALANCE AS OF 02/06/2009 FOR CASE #07-22864, CHAPTER 7 BLANKET BOND ILLINOIS-CHICAGO-NORTHERN DISTRICT	2300-000		17.39	21,567.11
02/27/09	Int	JPMORGAN CHASE BANK, N.A.	Interest posting at 0.0500%	1270-000	0.82		21,567.93
03/31/09	Int	JPMORGAN CHASE BANK, N.A.	Interest posting at 0.0500%	1270-000	0.93		21,568.86
04/30/09	Int	JPMORGAN CHASE BANK, N.A.	Interest posting at 0.0500%	1270-000	0.87		21,569.73
05/29/09	Int	JPMORGAN CHASE BANK, N.A.	Interest posting at 0.0500%	1270-000	0.85		21,570.58
06/30/09	Int	JPMORGAN CHASE BANK, N.A.	Interest posting at 0.0500%	1270-000	0.93		21,571.51
07/31/09	Int	JPMORGAN CHASE BANK, N.A.	Interest posting at 0.0500%	1270-000	0.90		21,572.41
08/31/09	Int	JPMORGAN CHASE BANK, N.A.	Interest posting at 0.0500%	1270-000	0.90		21,573.31
09/30/09	Int	JPMORGAN CHASE BANK, N.A.	Interest posting at 0.0500%	1270-000	0.88		21,574.19
10/30/09	Int	JPMORGAN CHASE BANK, N.A.	Interest posting at 0.0500%	1270-000	0.88		21,575.07
11/30/09	Int	JPMORGAN CHASE BANK, N.A.	Interest posting at 0.0500%	1270-000	0.90		21,575.97
12/31/09	Int	JPMORGAN CHASE BANK, N.A.	Interest posting at 0.0500%	1270-000	0.90		21,576.87
01/29/10	Int	JPMORGAN CHASE BANK, N.A.	Interest posting at 0.0500%	1270-000	0.85		21,577.72
02/04/10	1002	LIBERT MUTUAL INSURANCE COMPANY	BOND PREMIUM PAYMENT ON LEDGER BALANCE AS OF 02/04/2010 FOR CASE #07-22864, Bond Premium Payment on Bank Balance as of 02/04/2010, Blanket bond II Voided on 02/04/10	2300-000		21.94	21,555.78
02/04/10	1002	LIBERT MUTUAL INSURANCE COMPANY	BOND PREMIUM PAYMENT ON LEDGER BALANCE AS OF 02/04/2010 FOR CASE #07-22864, Bond Premium Payment on Bank Balance as of 02/04/2010, Blanket bond II Voided: check issued on 02/04/10	2300-000		-21.94	21,577.72
02/04/10	1003	INTERNATIONAL SURETIES, LTD.	BOND PREMIUM PAYMENT ON LEDGER BALANCE AS OF 02/04/2010 FOR CASE	2300-000		21.94	21,555.78

Subtotals :

\$21,595.11

\$39.33

Form 2

Cash Receipts And Disbursements Record

Case Number: 07-22864
Case Name: PETERS, REGINA C

Trustee: KAREN R. GOODMAN (520191)
Bank Name: JPMORGAN CHASE BANK, N.A.
Account: ***-*****83-65 - Money Market Account
Blanket Bond: \$61,494,000.00 (per case limit)
Separate Bond: N/A

Taxpayer ID #: **-***7816
Period Ending: 08/18/10

1 Trans. Date	2 {Ref #} / Check #	3 Paid To / Received From	4 Description of Transaction	T-Code	5 Receipts \$	6 Disbursements \$	7 Money Market Account Balance
			#07-22864, Bond #016026455				
02/26/10	Int	JPMORGAN CHASE BANK, N.A.	Interest posting at 0.0500%	1270-000	0.82		21,556.60
03/31/10	Int	JPMORGAN CHASE BANK, N.A.	Interest posting at 0.0500%	1270-000	0.96		21,557.56
04/20/10	Int	JPMORGAN CHASE BANK, N.A.	Current Interest Rate is 0.0500%	1270-000	0.55		21,558.11
04/20/10		Wire out to BNYM account 9200*****8365	Wire out to BNYM account 9200*****8365	9999-000	-21,558.11		0.00

ACCOUNT TOTALS	39.33	39.33	\$0.00
Less: Bank Transfers	-21,558.11	0.00	
Subtotal	21,597.44	39.33	
Less: Payments to Debtors		0.00	
NET Receipts / Disbursements	\$21,597.44	\$39.33	

Form 2

Cash Receipts And Disbursements Record

Case Number: 07-22864
Case Name: PETERS, REGINA C

Trustee: KAREN R. GOODMAN (520191)
Bank Name: JPMORGAN CHASE BANK, N.A.
Account: ***-*****83-67 - Money Market Account
Blanket Bond: \$61,494,000.00 (per case limit)
Separate Bond: N/A

Taxpayer ID #: **-***7816
Period Ending: 08/18/10

1	2	3	4		5	6	7
Trans. Date	{Ref #} / Check #	Paid To / Received From	Description of Transaction	T-Code	Receipts \$	Disbursements \$	Money Market Account Balance

(No Transactions on File for this Period)

ACCOUNT TOTALS	0.00	0.00	\$0.00
Less: Bank Transfers	0.00	0.00	
Subtotal	0.00	0.00	
Less: Payments to Debtors		0.00	
NET Receipts / Disbursements	\$0.00	\$0.00	

Form 2

Cash Receipts And Disbursements Record

Case Number: 07-22864
Case Name: PETERS, REGINA C

Trustee: KAREN R. GOODMAN (520191)
Bank Name: The Bank of New York Mellon
Account: 9200-*****83-65 - Money Market Account
Blanket Bond: \$61,494,000.00 (per case limit)
Separate Bond: N/A

Taxpayer ID #: **-***7816
Period Ending: 08/18/10

1 Trans. Date	2 {Ref #} / Check #	3 Paid To / Received From	4 Description of Transaction	T-Code	5 Receipts \$	6 Disbursements \$	7 Money Market Account Balance
04/20/10		Wire in from JPMorgan Chase Bank, N.A. account *****8365	Wire in from JPMorgan Chase Bank, N.A. account *****8365	9999-000	21,558.11		21,558.11
04/30/10	Int	The Bank of New York Mellon	Interest posting at 0.0700%	1270-000	0.45		21,558.56
05/28/10	Int	The Bank of New York Mellon	Interest posting at 0.0700%	1270-000	1.28		21,559.84
06/22/10	Int	The Bank of New York Mellon	Current Interest Rate is 0.0700%	1270-000	0.92		21,560.76
06/22/10		To Account #9200*****8366	Transfer of funds for distribution per court order dated 6/22/2010	9999-000		21,560.76	0.00

ACCOUNT TOTALS	21,560.76	21,560.76	\$0.00
Less: Bank Transfers	21,558.11	21,560.76	
Subtotal	2.65	0.00	
Less: Payments to Debtors		0.00	
NET Receipts / Disbursements	\$2.65	\$0.00	

Form 2

Cash Receipts And Disbursements Record

Case Number: 07-22864

Case Name: PETERS, REGINA C

Taxpayer ID #: **-***7816

Period Ending: 08/18/10

Trustee: KAREN R. GOODMAN (520191)

Bank Name: The Bank of New York Mellon

Account: 9200-*****83-66 - Checking Account

Blanket Bond: \$61,494,000.00 (per case limit)

Separate Bond: N/A

1 Trans. Date	2 {Ref #} / Check #	3 Paid To / Received From	4 Description of Transaction	T-Code	5 Receipts \$	6 Disbursements \$	7 Checking Account Balance
06/22/10		From Account #9200*****8365	Transfer of funds for distribution per court order dated 6/22/2010	9999-000	21,560.76		21,560.76
06/23/10	101	ALAN D. LASKO	TRUSTEE'S ACCOUNTANTS' EXPENSES PER COURT ORDER DATED 6/22/10	3420-000		15.85	21,544.91
06/23/10	102	ALAN D. LASKO	TRUSTEE'S ACCOUNTANTS' FEES PER COURT ORDER DATED 06/22/10	3410-000		1,560.50	19,984.41
06/23/10	103	KAREN R. GOODMAN	TRUSTEE COMPENSATION PER COURT ORDER DATED 06/22/10	2100-000		2,065.92	17,918.49
06/23/10	104	Cda/pontiac	Ref # XXX8342; FIRST AND FINAL DIVIDEND FOR CLAIM NO. 1 PER COURT ORDER DATED 06/22/10	7100-000		534.00	17,384.49
06/23/10	105	LVNV Funding LLC its successors and assigns as	FIRST AND FINAL DIVIDEND FOR CLAIM NO. 2 PER COURT ORDER DATED 06/22/10	7100-000		2,326.84	15,057.65
06/23/10	106	Sallie Mae	Ref # XXXXXXXXXXXX0001; FIRST AND FINAL DIVIDEND FOR CLAIM NO. 3 PER COURT ORDER DATED 06/22/10	7100-000		5,872.71	9,184.94
06/23/10	107	Cda/pontiac	Ref # XXX8342; FIRST AND FINAL DIVIDEND FOR CLAIM NO. 1I PER COURT ORDER DATED 06/22/10	7990-000		45.49	9,139.45
06/23/10	108	LVNV Funding LLC its successors and assigns as	FIRST AND FINAL DIVIDEND FOR CLAIM NO. 2I PER COURT ORDER DATED 06/22/10	7990-000		198.23	8,941.22
06/23/10	109	Sallie Mae	Ref # XXXXXXXXXXXX0001; FIRST AND FINAL DIVIDEND FOR CLAIM NO. 3I PER COURT ORDER DATED 06/22/10	7990-000		500.31	8,440.91
06/23/10	110	PETERS, REGINA C	SURPLUS FUNDS PAID TO DEBTOR PER COURT ORDER DATED 06/22/10	8200-002		8,440.91	0.00

ACCOUNT TOTALS	21,560.76	21,560.76	\$0.00
Less: Bank Transfers	21,560.76	0.00	
Subtotal	0.00	21,560.76	
Less: Payments to Debtors		8,440.91	
NET Receipts / Disbursements	\$0.00	\$13,119.85	

Form 2

Cash Receipts And Disbursements Record

Case Number: 07-22864

Case Name: PETERS, REGINA C

Taxpayer ID #: **-***7816

Period Ending: 08/18/10

Trustee: KAREN R. GOODMAN (520191)

Bank Name: The Bank of New York Mellon

Account: 9200-*****83-66 - Checking Account

Blanket Bond: \$61,494,000.00 (per case limit)

Separate Bond: N/A

1	2	3	4		5	6	7
Trans. Date	{Ref #} / Check #	Paid To / Received From	Description of Transaction	T-Code	Receipts \$	Disbursements \$	Checking Account Balance

	Net Receipts	Net Disbursements	Account Balances
TOTAL - ALL ACCOUNTS			
MMA # ***-*****83-65	21,597.44	39.33	0.00
MMA # ***-*****83-67	0.00	0.00	0.00
MMA # 9200-*****83-65	2.65	0.00	0.00
Checking # 9200-*****83-66	0.00	13,119.85	0.00
	\$21,600.09	\$13,159.18	\$0.00